



Return Mail Processing Center
P.O. Box 6336
Portland, OR 97228-6336



Dear Parent or Guardian of [REDACTED]

The privacy and security of the personal information we maintain is of the utmost importance to the City of Hesperia. We are writing to provide you with information regarding a data security incident that may have impacted your minor's personal information. We want to provide you with information about the incident, let you know about the services we will be providing to your minor, and let you and your minor know that we continue to take significant measures to protect personal information.

What Happened?

On November 28, 2021 the City of Hesperia detected a sophisticated cybersecurity incident that impacted its network.

What We Are Doing.

Upon learning of this issue, we immediately conducted an internal investigation to assess the nature and scope of the potential compromise. We also notified law enforcement. Our investigation concluded on January 7, 2022 and confirmed that data accessed and acquired by the unauthorized party may have contained some of your minor's personal information.

What Information Was Involved?

Specifically, the data contained some of your personal information, which may have included your minor's full name along with your minor's [REDACTED]. Given the potential unauthorized access and acquisition of this information, and the value we place on our relationship with you and your minor, we wanted to notify you about this incident.

What You Can Do.

To date, we are not aware of any reports of identity fraud or improper use of your minor's information as a direct result of this incident. Nevertheless, out of an abundance of caution, we want to make you aware of the incident. To protect your minor from potential misuse of their information, we are offering a complimentary one-year membership of Experian's® IdentityWorksSM Minor Plus at no cost. This product provides you with internet surveillance of your minor's personal information. In addition, IdentityWorks Minor Plus will tell you if your minor has a credit report, a potential sign that his or her identity has been stolen. For more information on identity theft prevention and IdentityWorks Minor Plus, including instructions on how to activate your minor's free one-year membership, please see the additional information attached to this letter.

This letter also provides other precautionary measures you can take to protect your minor's personal information, including placing a fraud alert and security freeze on your minor's credit files, and obtaining a free credit report. Additionally, you should always remain vigilant in reviewing your minor's financial account statements and credit reports for fraudulent or irregular activity on a regular basis.

For More Information.

Please accept our apologies that this incident occurred. We remain fully committed to maintaining the privacy of personal information in our possession and have taken many precautions to safeguard it. We continually evaluate and modify our practices to enhance the security and privacy of personal information.

If you have any further questions regarding this incident, please call our toll-free response line at [REDACTED]. This response line is available [REDACTED] Pacific Time.

Sincerely,

[REDACTED]

[REDACTED]

City of Hesperia

– OTHER IMPORTANT INFORMATION –

1. Enrolling in Complimentary 12-Month Credit Monitoring.

Activate Experian IdentityWorks Minor Plus Now in Four Easy Steps

1. ENROLL by: [REDACTED] (Your minor's code will not work after this date.)
2. VISIT the Experian IdentityWorks website to enroll. [REDACTED]
3. PROVIDE the Activation Code: [REDACTED]
4. PROVIDE your minor's information.

If you have questions about the product, need assistance with identity restoration or would like an alternative to enrolling in Experian IdentityWorks online, please contact Experian's customer care team at [REDACTED]. Be prepared to provide engagement number [REDACTED] as proof of eligibility for the identity restoration services by Experian.

ADDITIONAL DETAILS REGARDING THE 12-MONTH EXPERIAN IDENTITYWORKS MINOR PLUS MEMBERSHIP:

A credit card is **not** required for enrollment in Experian IdentityWorks Minor Plus. You can contact Experian **immediately without needing to enroll in the product** regarding any fraud issues. Identity Restoration specialists are immediately available to help you address credit and non-credit related fraud for your minor.

Once you enroll your minor in Experian IdentityWorks, you can access the following additional features:

- **Social Security Number Trace:** Monitoring to determine whether enrolled minors in your household have an Experian credit report. Alerts of all names, aliases and addresses that become associated with your minor's Social Security Number (SSN) on the Experian credit report.
- **Internet Surveillance:** Technology searches the web, chat rooms & bulletin boards 24/7 to identify trading or selling of the minor's personal information on the Dark Web.
- **Experian IdentityWorks ExtendCARE™:** Receive the same high level of Identity Restoration support even after the Experian IdentityWorks membership has expired.
- **\$1 Million Identity Theft Insurance*:** Provides coverage for certain costs and unauthorized electronic fund transfers.

Activate your membership today at <https://www.experianidworks.com/minorplus>
or call 877-890-9332 to register with the activation code above.

What you can do to protect your minor's information: There are additional actions you can consider taking to reduce the chances of identity theft or fraud on your minor's account(s). Please refer to www.ExperianIDWorks.com/restoration for this information.

2. Placing a Fraud Alert on Your Minor's Credit File.

Whether or not you choose to use the complimentary 12-month credit monitoring services, we recommend that you place an initial one-year "fraud alert" on your minor's credit files, at no charge (if one exists). A fraud alert tells creditors to contact your minor personally before they open any new accounts. To place a fraud alert, call any one of the three major credit bureaus at the numbers listed below. As soon as one credit bureau confirms your minor's fraud alert, they will notify the others.

Equifax
P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>
(800) 525-6285

Experian
P.O. Box 9554
Allen, TX 75013
<https://www.experian.com/fraud/center.html>
(888) 397-3742

TransUnion LLC
P.O. Box 6790
Fullerton, PA 92834-6790
<https://www.transunion.com/fraud-alerts>
(800) 680-7289

3. Placing a Security Freeze on Your Minor's Credit File.

If you are very concerned about your minor becoming a victim of fraud or identity theft, you may request a "security freeze" be placed on your minor's credit file, at no charge (if one exists). A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies from releasing your minor's credit report or any information from it without their express authorization. You may place a security freeze on your minor's credit report by contacting all three nationwide credit reporting companies at the numbers below and following the stated directions or by sending a request in writing, by mail, to all three credit reporting companies:

* Identity theft insurance is underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. (AIG). The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348
<https://www.equifax.com/personal/credit-report-services/credit-freeze/>
(800) 349-9960

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013
<http://experian.com/freeze>
(888) 397-3742

TransUnion Security Freeze

P.O. Box 2000
Chester, PA 19016
<http://www.transunion.com/securityfreeze>
(888) 909-8872

In order to place the security freeze, you'll need to supply your minor's name, address, date of birth, Social Security number and other personal information. After receiving the freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

If you do place a security freeze *prior* to enrolling your minor in the credit monitoring service as described above, you will need to remove the freeze in order to sign up for the credit monitoring service. After you sign up for the credit monitoring service, you may refreeze your minor's credit file.

4. Obtaining a Free Credit Report.

Under federal law, your minor may be entitled to one free credit report every 12 months from each of the above three major nationwide credit reporting companies. Call **1-877-322-8228** or request your minor's free credit reports online at **www.annualcreditreport.com**. Once you receive your minor's credit reports, review them for discrepancies. Identify any accounts you or your minor did not open or inquiries from creditors that you or your minor did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

5. Additional Helpful Resources.

Even if you do not find any suspicious activity on your minor's initial credit reports, the Federal Trade Commission (FTC) recommends that you check their credit reports periodically. Checking your minor's credit report periodically can help you spot problems and address them quickly.

If you find suspicious activity on your minor's credit reports or have reason to believe your minor's information is being misused, call their local law enforcement agency and file a police report. Be sure to obtain a copy of the police report, as many creditors will want the information it contains to absolve your minor of the fraudulent debts. You may also file a complaint with the FTC by contacting them on the web at www.ftc.gov/idtheft, by phone at 1-877-IDTHEFT (1-877-438-4338), or by mail at Federal Trade Commission, Consumer Response Center, 600 Pennsylvania Avenue, NW, Washington, DC 20580. Your complaint will be added to the FTC's Identity Theft Data Clearinghouse, where it will be accessible to law enforcement for their investigations. In addition, you may obtain information from the FTC about fraud alerts and security freezes.

If your minor's personal information has been used to file a false tax return, to open an account or to attempt to open an account in their name or to commit fraud or other crimes against them, you may file a police report in the city in which your minor currently resides.

If this notice letter states that your minor's financial account number was impacted, we recommend that you contact your minor's financial institution to inquire about steps to take to protect the account, including whether you should close the account or obtain a new account number.

North Carolina Residents: You may obtain information about preventing identity theft from the North Carolina Attorney General's Office: Office of the Attorney General of North Carolina, Consumer Protection Division, 9001 Mail Service Center, Raleigh, NC 27699-9001, www.ncdoj.gov/, Telephone: 877-566-7226.

Oregon Residents: You may obtain information about preventing identity theft from the Oregon Attorney General's Office: Oregon Department of Justice, 1162 Court Street NE, Salem, OR 97301-4096, www.doj.state.or.us/, Telephone: 877-877-9392

New Mexico Residents: You have rights under the federal Fair Credit Reporting Act (FCRA). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf or www.ftc.gov.

In Addition, New Mexico Consumers Have the Right to Obtain a Security Freeze or Submit a Declaration of Removal

As noted above, you may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may submit a declaration of removal to remove information placed in your credit report as a result of being a victim of identity theft. You have a right to place a security freeze on your credit report or submit a declaration of removal pursuant to the Fair Credit Reporting and Identity Security Act.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, you will be provided with a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report to a specific party or parties or for a specific period of time after the freeze is in place. To remove the freeze or to provide authorization for the temporary release of your credit report, you must contact the consumer reporting agency and provide all of the following:

1. The unique personal identification number, password, or similar device provided by the consumer reporting agency;
2. Proper identification to verify your identity; and
3. Information regarding the third party or parties who are to receive the credit report or the period of time for which the credit report may be released to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request. As of September 1, 2008, a consumer reporting agency shall comply with the request within fifteen minutes of receiving the request by a secure electronic method or by telephone.

A security freeze does not apply in all circumstances, such as where you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents for certain types of account review, collection, fraud control, or similar activities; for use in setting or adjusting an insurance rate or claim or insurance underwriting; for certain governmental purposes; and for purposes of prescreening as defined in the federal Fair Credit Reporting Act.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around or specifically for a certain creditor, with enough advance notice before you apply for new credit for the lifting to take effect. You should contact a consumer reporting agency and request it to lift the freeze at least three business days before applying. As of September 1, 2008, if you contact a consumer reporting agency by a secure electronic method or by telephone, the consumer reporting agency should lift the freeze within fifteen minutes. You have a right to bring a civil action against a consumer reporting agency that violates your rights under the Fair Credit Reporting and Identity Security Act.

To place a security freeze on your credit report, you must send a request to each of the three major consumer reporting agencies: Equifax, Experian, and TransUnion. You may contact these agencies using the contact information provided above.

6. Protecting Your Minor's Medical Information.

The following practices can help to protect your minor from medical identity theft.

- Only share your minor's health insurance cards with your minor's health care providers and other family members who are covered under your minor's insurance plan or who help you with your minor's medical care.
- Review your minor's "explanation of benefits statement" which you receive from your minor's health insurance company. Follow up with your minor's insurance company or care provider for any items you do not recognize. If necessary, contact the care provider on the explanation of benefits statement and ask for copies of medical records from the date of the potential access (noted above) to current date.
- Ask your minor's insurance company for a current year-to-date report of all services paid for you as a beneficiary. Follow up with your minor's insurance company or the care provider for any items you do not recognize.